

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re:) **Bankruptcy No. 18-21728-CMB**
ANDREW F. KUZY)
COLEEN A. KUZY) **Chapter 11**
)
Debtor.) **Doc. No. _____**

**DISCLOSURE STATEMENT
TO ACCOMPANY AMENDED PLAN DATED NOVEMBER 14, 2020**

☐ Chapter 11 Small Business (Check box only if debtor has elected to be considered a small business under 11 U.S.C. § 101(51D))

Debtor furnishes this disclosure statement to creditors in the above-captioned matter pursuant to Bankruptcy Code §1125 to assist them in evaluating debtor's proposed Chapter 11 plan, a copy of which is attached hereto. Creditors may vote for or against the plan of reorganization. Creditors who wish to vote must complete their ballots and return them to the following address before the deadline noted in the order approving the disclosure statement and fixing time. The Court will schedule a hearing on the plan pursuant to 11 U.S.C. §1129.

Address for return of ballots:

Jeffrey J. Sikirica, Esquire
121 Northbrook Drive
Gibsonia, PA 15044

I. Background

1. Name of Debtors

Andrew F. Kuzy and Colleen A. Kuzy.

2. Type of Debtor (individual, partnership, or corporation)

Debtors are married individuals and residents of the Commonwealth of Pennsylvania

3. Debtor's Business or Employment

Andrew F. Kuzy is presently employed full time as a Funeral Assistant at Salandra Funeral and Cremation Services, Inc. located at 304 West Pike Street, Canonsburg, PA 15317, Colleen A. Kuzy is presently not employed.

4. Date of Chapter 11 Petition

May 1, 2018

5. Events that Caused the Filing:

The Debtor fell behind on his financial obligations as a result in the loss of business revenue resulting from a general downturn in the economy.

6. Anticipated Future of the Debtor & Source of this Information and Opinion

The Debtor plans to modify his debt obligations and to make Plan payments through income from his current employer, social security and pension, and rent from a residential lease.

7. Summarize all Significant Features of the Plan Including When and How Each Class of Creditor Will Be Paid and What, If Any, Liens Will Be Retained By Secured Creditors or Granted to Any Creditor Under the Plan

- (A) **Class 1 - Administrative Claims (Unimpaired).** The Class 1 **Administrative Claims** of professionals and the United States Trustee will be paid in full on or before the Plan Effective Date or as the parties agree.
- (B) **Class 2 – Executory Contract (Unimpaired).** The Class 2 **Executory Contract** with the residential tenant and daughter of the Debtor will be assumed by the Debtor under this Plan.
- (C) **Class 3 – Secured Claim of Key Bank, N.A. (Impaired).** The Class 3 **Secured Claim of Key Bank, N.A.** in the estimated amount of \$119,000.00 on the Plan Effective Date and secured as the first mortgage holder on the Debtors' residence located at 531 Warrick Drive, Washington, PA 15301 shall be paid 3.5% interest over 180 months in monthly payments of \$850.71. The first mortgage lien of Key Bank, N.A. will be retained until paid in full.
- (D) **Class 4 – Secured Claim of PNC Bank, N.A. (Impaired).** The Class 4 **Secured Claim of PNC Bank, N.A.** in the estimated amount of \$126,500.00 on the Plan Effective Date and secured as the second mortgage holder on the Debtors' residence located at 531 Warrick Drive, Washington, PA 15301 shall be paid 3.5% interest over 180 months in monthly payments of \$904.33. The second mortgage lien of PNC Bank, N.A. will be retained until paid in full.
- (E) **Class 5 – Secured Claim of Ally Bank (Impaired).** The Class 5 claim of **Ally Bank** in the estimated amount of \$4,955.81 on the Plan Effective Date and secured in the Debtors' 2014 Chevrolet Cruze shall be paid 6% interest over 36 months in monthly payments of \$150.77. The lien of Ally Bank on the 2014 Chevrolet Cruze will be retained until paid in full.
- (F) **Class 6 – Secured Tax Claims (Unimpaired).**

1. Washington County Tax Authority. The Class 6 **Secured Tax Claim** of the **Washington County Tax Authority** in the estimated amount of \$14,000.00 on the Plan Effective Date and secured by the Debtors' residence located at 531 Warrick Drive, Washington, PA 15301 pursuant to a statutory lien shall be paid in full with 10% interest over 36 months in monthly payments of \$451.74 or sooner should funds become available.

2. Pennsylvania Department of Revenue. The Class 6 **Secured Tax Claim** of the **Pennsylvania Department of Revenue** in the estimated amount of \$4,100.00 on the Plan Effective Date and secured pursuant to a statutory lien on the Debtors' residence located at 531 Warrick Drive, Washington, PA 15301 and certain of the Debtors' personal property shall be paid in full with 6% interest over 36 months in monthly payments of \$124.73 or sooner should funds become available.

(G) **Class 7 – Priority Unsecured Claim - Taxes (Unimpaired).** The Class 7 claim of the **Pennsylvania Department of Revenue** in the estimated amount of \$2,309.84 on the Plan Effective Date shall be paid in full over 36 months in monthly payments of \$38.50.

(H) **Class 8 – Non-Dischargeable General Unsecured Claims (Unimpaired).** The Class 8 claim of the **Commonwealth of Pennsylvania Office of the Attorney General** for criminal restitution in the estimated amount of \$346,000.00 on the Plan Effective Date and said claim being non-dischargeable pursuant to *Kelly v. Robinson*, 479 U.S. 36 (1986) will continue to be paid monthly installments of \$50.00 pursuant to the prior agreed payment plan number 63-2016-P00003264 filed in the Court of Common Pleas of Washington County.

(I) **Class 9 – General Unsecured Claims (Impaired).** The Class 9 pool of allowed **General Unsecured Creditors** will be paid a total sum of \$3,600.00 on a pro rata basis spread out into annual installments over 5 years. Payments shall commence within the 12th month following the Plan Effective Date and each year thereafter. Allowed General Unsecured Creditors will be paid at least 4% of their claim. Said percentage of payment may increase depending on the results of an omnibus objection to be filed for stale claims.

8. Are All Monthly Operating Statements Current and on File with the Clerk of Court?
Yes X No

If Not, Explain:

9. Does the plan provided for releases of non-debtor parties? Specify which parties and terms of release.

No.

10. Identify all executory contracts that are to be assumed or assumed and assigned.

The Debtor will assume the residential lease with Jacqueline Kuzy Schmalz at 531 Warrick Drive, Washington, PA 15301.

11. Has a bar date been set? Yes X No _____
(If not, a motion to set the bar date has been filed simultaneously with the filing of this disclosure statement.)

12. Specify property that will be transferred subject to 11 U.S.C. §1146(a).

N/A

II. Creditors

A. Secured Claims

SECURED CLAIMS

Creditor	Total Amount Owed	Arrearages	Type of Collateral Priority of Lien (1, 2, 3)	Disputed (D) Liquidated (L) Unliquidated (U)	Will Liens Be Retained Under the Plan? (Y) or (N)
Ally Bank (Claim No. 1)	\$ 4,955.81	\$ 2,020.51 (per claim)	Motor vehicle title lien – 2014 Chevrolet Cruze		Yes
Key Bank, N.A. (Claim No. 7 - \$102,585.92)	\$119,000.00 (estimated as of Plan Conf. Date)	\$119,000.00	First Mortgage on Debtors' residence located at 531 Warrick Drive, Washington, PA 15301.		Yes
PNC Bank, N.A. (No Claim Filed)	\$126,500.00 (estimated as of Plan Conf. Date)	\$ 15,500.00 (estimated)	Second Mortgage on Debtors' residence located at 531 Warrick Drive, Washington, PA 15301.		Yes

Washington County Tax Authority (Claim No. 10 - \$8,045.84 for 2016 & 2017)	\$ 14,000.00 (estimated as of Plan Conf. Date for 2016, 2017 & 2018)	\$ 0.00	Statutory Tax Lien on Debtors' residence located at 531 Warrick Drive, Washington, PA 15301.		Yes
Pennsylvania Department of Revenue (Claim No. 6 - \$4,044.37)	\$ 4,100.00 (estimated as of Plan Conf. Date)	\$ 0.00	Statutory Tax Lien on Debtors' residence located at 531 Warrick Drive, Washington, PA 15301.		Yes
TOTAL	\$268,555.81	\$136,520.51			

B. Priority Claims

PRIORITY CLAIMS

Creditor	Total Amount Owed	Type of Collateral	(D) (L) (U) *
PA Department of Revenue (Claim No. 6 - \$2,309.84)	\$ 2,309.84 (estimated as of Plan Conf. Date)		
TOTAL	\$ 2,309.84		

* Disputed (D), Liquidated (L), or Unliquidated (U)

C. Unsecured Claims General

1. Amount Debtor Scheduled (Disputed and Undisputed) \$ 91,474.54
 2. Amount of Unscheduled Unsecured Claims¹ \$ 363.20
 3. Total Claims Scheduled or Filed \$ 91,837.74
 4. Amount Debtor Disputes \$ 19,670.53**
 5. Estimated Allowable Unsecured Claims \$ 72,167.21
- ** This amount may increase upon further investigation
If additional claims are stale.*

D. Other Classes of Creditors (Non-dischargeable, specially treated)

1. Amount Debtor Scheduled (Disputed and Undisputed) \$ 350,000.00
2. Amount of Unscheduled Unsecured Claims¹ \$ 0.00
3. Total Claims Scheduled or Filed \$ 350,000.00
4. Amount Debtor Disputes \$ 4,000.00
5. Estimated Allowable Unsecured Claims \$ 346,000.00

III. Assets

ASSETS

Assets	Value	Basis for Value Priority of Lien	Name of Lien Holder (if any) (Fair Market Value/ Book Value)	Amount of Debtor's Equity (Value Minus Liens)
Residence – 531 Warrick Dr., Washington, PA 15301	\$270,000.00	Trustee's Evaluation	Key Bank, N.A. - \$119,000.00 PNC bank, N.A. - \$126,500.00 Washington County Tax Authority - \$14,000.00 Pennsylvania Dept. of Revenue - \$4,100.00	\$ 6,400.00
2018 Hyundai Tucson	\$ 14,863.00	Debtor's Opinion		\$14,863.00
2014 Chevy Cruze	\$ 6,907.00	Debtor's Opinion	Ally Bank Lien - \$4,955.81	\$ 1,951.19

¹ Includes (a.) unsecured claims filed by unscheduled creditors; (b.) that portion of any unsecured claim filed by a scheduled creditor that exceeds the amount debtor scheduled; and (c.) any unsecured portion of any secured debt not previously scheduled.

Household furnishings	\$ 400.00	Debtor's Opinion		\$ 400.00
Electronics/cell phones/computers	\$ 250.00	Debtor's Opinion		\$ 250.00
Personal clothing	\$ 150.00	Debtor's Opinion		\$ 150.00
Jewelry	\$ 500.00	Debtor's Opinion		\$ 500.00
Checking – Slovenian Savings & Loan	\$ 300.00	Debtor's Opinion		\$ 300.00
Savings – Slovenian Savings & Loan	\$ 5,000.00	Debtor's Opinion		\$ 5,000.00
\$ 298,370.00				\$29,814.19
TOTAL				TOTAL

1. Are any assets which appear on Schedule A or B of the bankruptcy petition not listed above?

No

If so, identify asset and explain why asset is not in estate:

2. Are any assets listed above claimed as exempt? If so attach a copy of Schedule C and any amendments.

Yes – Schedule C Attached

IV. SUMMARY OF PLAN

1. Effective Date of Plan: The ninety-first (91st) day after the Confirmation Order becomes a Final Order

2. Will cramdown be sought? X Yes No
If Yes, state bar date: The Hearing date for the Confirmation of the Plan

3. Treatment of Secured **Non-Tax** Claims

SECURED NON-TAX CLAIMS

Name of Creditor	Class	Amount Owed	Summary of Proposed Treatment
Ally Bank (Claim No. 1)	5	\$ 4,955.81 (estimated as of Plan Conf. Date)	The Class 5 claim of Ally Bank in the estimated amount of \$4,955.81 on the Plan Effective Date and secured in the Debtors' 2014 Chevrolet Cruze shall be paid 6% interest over 36 months in monthly payments of \$150.77. The lien of Ally Bank on the 2014 Chevrolet Cruze will be retained until paid in full.
Key Bank, N.A. (Claim No. 7 - \$102,585.92)	3	\$ 119,000.00 (estimated as of Plan Conf. Date)	The Class 3 Secured Claim of Key Bank, N.A. in the estimated amount of \$119,000.00 on the Plan Effective Date and secured as the first mortgage holder on the Debtors' residence located at 531 Warrick Drive, Washington, PA 15301 shall be paid 3.5% interest over 180 months in monthly payments of \$850.71. The first mortgage lien of Key Bank, N.A. will be retained until paid in full.
PNC Bank, N.A. (No Claim Filed)	4	\$126,500.00 (estimated as of Plan Conf. Date)	The Class 4 Secured Claim of PNC Bank, N.A. in the estimated amount of \$126,500.00 on the Plan Effective Date and secured as the second mortgage holder on the Debtors' residence located at 531 Warrick Drive, Washington, PA 15301 shall be paid 3.5% interest over 180 months in monthly payments of \$904.33. The second mortgage lien of PNC Bank, N.A. will be retained until paid in full.
TOTAL		\$250,455.81	

4. Treatment of Secured Tax Claims

SECURED TAX CLAIMS

Name of Creditor	Class	Amount Owed	Summary of Proposed Treatment
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Washington County Tax Authority (Claim No. 10 - \$8,045.84 for 2016 & 2017)	6	\$ 14,000.00 (estimated as of Plan Conf. Date for 2016, 2017 & 2018)	The Class 6 Secured Tax Claim of the Washington County Tax Authority in the estimated amount of \$14,000.00 on the Plan Effective Date and secured by the Debtors' residence located at 531 Warrick Drive, Washington, PA 15301 pursuant to a statutory lien shall be paid in full with 10% interest over 36 months in monthly payments of \$451.74 or sooner should funds become available.
Pennsylvania Department of Revenue (Claim No. 6 - \$4,044.37)	6	\$ 4,100.00 (estimated as of Plan Conf. Date)	The Class 6 Secured Tax Claim of the Pennsylvania Department of Revenue in the estimated amount of \$4,100.00 on the Plan Effective Date and secured pursuant to a statutory lien on the Debtors' residence located at 531 Warrick Drive, Washington, PA 15301 and certain of the Debtors' personal property shall be paid in full with 6% interest over 36 months in monthly payments of \$124.73 or sooner should funds become available.
TOTAL		\$ 18,100.00	

5. Treatment of Administrative **Non-Tax** Claims²

ADMINISTRATIVE NON-TAX CLAIMS

Name of	Amount	Type of	Summary of Proposed Treatment and Date of
Thompson Law Group	\$ 3,786.47 (estimated balance due)	Attorney for Debtor Fees & Expenses	To be paid in full on the Plan Effective Date or as parties agree. (\$13,625.00 in fees and \$2,161.47 in expenses previously approved at by the Court at Docket 144)
Jeffrey J. Sikirica (estimated)	\$ 4,500.00	Trustee Fees & Expenses	To be paid in full on the Plan Effective Date or as parties agree subject to Court approval.
Jeffrey J. Sikirica, Esq. (estimated)	\$ 6,500.00	Attorney for Trustee Fees & Expenses	To be paid in full on the Plan Effective Date or as parties agree subject to Court approval.
TOTAL	\$ 14,786.47		

6. Treatment of Administrative Tax Claims

² Include all §503(b) administrative claims.

ADMINISTRATIVE TAX CLAIMS

Name of Creditor*	Amount Owed	Type of Debt**	Summary of Proposed Treatment and Date of First Payment
NONE			

* Identify and Use Separate Line for Each Professional and Estimated Amount of Payment

** Type of Debt (P=Professional, TD=Trade, TX=Taxes)

7. Treatment of Priority Non-Tax Claims

PRIORITY NON-TAX CLAIMS

Name of Creditor	Class	Amount Owed	Date of Assessment	Summary of Proposed Treatment
NONE				

8. Treatment of Priority Tax Claims¹

PRIORITY TAX CLAIMS

Name of Creditor	Class	Amount Owed	Date of	Summary of Proposed
PA Department of Revenue (Claim No. 6 - \$2,309.84)	12	\$ 2,309.84 (estimated as of Plan Conf. Date)		The Class 7 claim of the Pennsylvania Department of Revenue in the estimated amount of \$2,309.84 on the Plan Effective Date will be paid in full over 36 months in monthly payments of \$38.50.
TOTAL		\$ 2,309.84		

9. Treatment of General Unsecured Non-Tax Claims

¹ Include dates when any §507(a)(7) taxes were assessed.

A. GENERAL UNSECURED NON-TAX CLAIMS

Creditor	Class	Total Amount Owed	Percent of Dividend
Accounts Recovery Services (scheduled 4.1)	9	\$ 500.00	At least 4%
Accounts Recovery Services (scheduled 4.2)	9	\$ 25.00	At least 4%
Accounts Recovery Services (scheduled 4.3)	9	\$ 25.00	At least 4%
Accounts Recovery Services (scheduled 4.4)	9	\$ 25.00	At least 4%
Accounts Recovery Services (scheduled 4.5)	9	\$ 25.00	At least 4%
American Express National Bank (scheduled 4.6, POC 3)	9	\$ 1,322.09	0%-Objection to be filed as stale claim
Amex (scheduled 4.7, POC 3)	9	\$ 9,932.18	0%-Objection to be filed as stale claim
Amex (scheduled 4.8, POC 3)	9	\$ 669.33	0%-Objection to be filed as stale claim
Barclays Bank of Delaware (scheduled 4.9)	9	\$12,459.00	At least 4%
Barclays Bank of Delaware (scheduled 4.10)	9	\$ 4,151.00	At least 4%
Chase BP (scheduled 4.11)	9	\$ 2,544.00	At least 4%
Chase Card Services (scheduled 4.12)	9	\$ 3,834.00	At least 4%
Chrome FCU (scheduled 4.13)	9	\$ 75.00	At least 4%
Citizens Auto Finance (scheduled 4.14)	9	\$19,996.00	At least 4%
Citizens Bank (scheduled 4.15)	9	\$ 75.00	At least 4%
Collection Service Center (scheduled 4.16)	9	\$ 80.00	At least 4%
Credence Resource Management (scheduled 4.17)	9	\$ 290.00	At least 4%
Credit Control Services (scheduled 4.18)	9	\$ 97.00	At least 4%

Credit One Bank (scheduled 4.19 and POC 14)	9	\$ 764.01	At least 4%
DSNB/Macy's (scheduled 4.20)	9	\$ 373.00	At least 4%
Kohls Credit (scheduled 4.21 and POC 9)	9	\$ 980.73	0%-Objection to be filed as stale claim
Mercedes Bentz Financial Services (scheduled 4.22)	9	\$ 843.00	At least 4%
Merrick Bank (scheduled 4.23 and POC 2)	9	\$ 984.69	0%-Objection to be filed as stale claim
Midland Funding LLC (scheduled 4.24)	9	\$ 600.00	At least 4%
Midland Funding LLC (scheduled 4.25)	9	\$ 420.00	At least 4%
Midland Funding LLC (scheduled 4.26)	9	\$10,465.00	At least 4%
Portfolio Recovery (scheduled 4.27)	9	\$ 8,527.00	At least 4%
Portfolio Recovery (scheduled 4.28)	9	\$ 1,162.46	0%-Objection to be filed as stale claim
State Farm Financial (scheduled 4.29)	9	\$ 871.05	0%-Objection to be filed as stale claim
Target (scheduled 4.30)	9	\$ 3,375.00	0%-Objection to be filed as stale claim
UPMC Physician Services (not scheduled – POC 12)	9	\$ 123.20	At least 4%
UPMC Health Service (not scheduled – POC 13)	9	\$ 240.00	At least 4%
Visa Dept Store National Bank/Macy's (scheduled 4.31)	9	\$ 373.00	0%-Objection to be filed as stale claim
Workforce West Virginia (scheduled 4.32)	9	\$ 5,512.00	At least 4%
TOTAL		\$91,837.74	

B. GENERAL UNSECURED NON-TAX CLAIMS SPECIALLY TREATED

Creditor	Class	Total Amount Owed	Percent of Dividend
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Commonwealth of Pennsylvania, Office of Attorney general	8	\$346,000.00 (estimated)	\$50.00 per month pursuant to the prior agreed payment plan number 63-2016-P00003264 filed in the Court of Common Pleas of Washington County
TOTAL		\$346,000.00	

10. Treatment of General Unsecured Tax Claims

GENERAL UNSECURED TAX CLAIMS

Creditor	Class	Total Amount Owed	Percent of Dividend
None			
TOTAL			

11. Will periodic payments be made to unsecured creditors?

Yes X No First payment to begin

If so:

Amount of each payment (aggregate to all unsecured claimants in Class 9)

\$3,600.00

Estimated date of first payment: 12/01/21

Time period between payments: One year

Estimated date of last payment: 12/01/25

Contingencies, if any:

State source of funds for planned payments, including funds necessary for capital replacement, repairs, or improvements:

Plan payments are funded through income from his current employer, social security and pension, and rent from a residential lease.

Other significant features of the plan: N/A

Include any other information necessary to explain this plan: N/A

V. Comparison of Plan with Chapter 7 Liquidation

If debtor's proposed plan is not confirmed, the potential alternatives would include proposal of a different plan, dismissal of the case or conversion of the case to Chapter 7. If this case is converted to Chapter 7, a trustee will be appointed to liquidate the debtor's non-exempt assets. In this event, all secured claims and priority claims, including all expenses of administration, must be paid in full before any distribution is made to unsecured claimants.

Total value of Chapter 7 estate (See Section III)	\$298,370.00
1. Less secured claims (See Section II A)	\$268,555.81
2. Less administrative claims (See Section IV-5-6 and include approximate Chapter 7 expenses)	\$ 14,786.47
3. Less other priority claims (See Section II B)	\$ 2,309.84
Total Amount Available for Distribution to Unsecured Creditors	\$ 12,717.88
Divided by total allowable unsecured claims of (See Section II C)	\$437,837.70
Percentage of Dividend to Unsecured Creditors:	2.9%

Will the creditors fare better under the plan than they would in a Chapter 7 liquidation?

Yes x No

Explain: **Creditor to receive at least 4% under Chapter 11 Plan.**

If converted to a Chapter 7, Debtor's allowed exemptions would cover any equity listed previously and unsecured creditors will receive 0% distribution.

VI. Feasibility

- A. Attach Income Statement for Prior 12 Months.
- B. Attach Cash Flow Statement for Prior 12 Months.
- C. Attach Cash Flow Projections for Next 12 Months.

Estimated amount to be paid on effective date of plan, including administrative expenses.

\$ 30,000.00

Show how this amount was calculated.

\$ 14,786.47	Administrative Class
\$ 14,000.00	Taxes
\$ 50.00	Unsecured Creditors

\$ 325.00 UST Fees

\$ 29,161.47 TOTAL

What assumptions are made to justify the increase in cash available for the funding of the plan?

N/A

Will funds be available in the full amount for administrative expenses on the effective date of the plan? From what source? If not available, why not and when will payments be made?

Cash on hand \$ 40,000.00 (Current). Attach current bank statement.

Cash on hand \$ 42,500.00 (Estimated amount available on date of confirmation)

If this amount is less than the amount necessary at confirmation, how will debtor make up the shortfall?

N/A

VII. Management Salaries

MANAGEMENT SALARIES

Position/Name of Person Holding Position	Salary at Time of Filing	Proposed Salary (Post-Confirmation)
NONE		

VIII. Identify the Effect on Plan Payments and Specify Each of the Following:

1. What, if any, litigation is pending?

None

2. What, if any, litigation is proposed or contemplated?

(A) Objection to claim(s), if any.

(B) Actions to determine secured status if required.

(C) Action to enforce the Plan, and/or,

(D) The post-confirmation Debtor shall be entitled to all defenses, rights and counterclaims against any creditor in establishing an allowed claim, arrearages, or any amount due.

IX. Additional Information and Comments

X. Certification

The undersigned hereby certifies that the information herein is true and correct to the best of my knowledge and belief formed after reasonable inquiry.

The Debtor is not a corporation or a general partnership.

Date: November 14, 2020

By: /s/ Jeffrey J. Sikirica
Jeffrey J. Sikirica, Esquire
on behalf of Chapter 11 Trustee
PA I.D. #36745

121 Northbrook Drive
Gibsonia, PA 15219
(724) 625-2566 office
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HISTORIC SUMMARY

POST PETITION PERIODS	MONTH ONE 10/19	MONTH TWO 11/19	MONTH THREE 12/19	MONTH FOUR 01/20	MONTH FIVE 02/20	MONTH SIX 03/20	MONTH SEVEN 04/20	MONTH EIGHT 05/20	MONTH NINE 06/20	MONTH TEN 07/20	MONTH ELEVEN 08/20	MONTH TWELVE 09/20
1. TOTAL CASH FLOW FROM OPERATIONS:	\$8,209.14	\$6,246.10	\$12,939.34	\$8,577.38	\$8,198.42	\$8,559.42	\$9,185.17	\$12,597.51	\$8,426.68	\$8,474.09	\$8,890.32	\$9,636.60
2. LESS TOTAL DISBURSEMENTS EXCLUDING PAYMENTS TO CREDITORS IN A PLAN:	\$5,432.38	\$6,445.27	\$6,962.15	\$5,270.27	\$9,616.64	\$5,405.88	\$6,284.14	\$6,256.91	\$8,017.34	\$6,832.72	\$7,109.52	\$8,403.91
3. TOTAL NET CASH FLOW:	\$2,776.76	(\$199.17)	\$5,977.19	\$3,307.11	(\$1,418.22)	\$3,153.54	\$2,901.03	\$6,340.60	\$409.34	\$1,641.37	\$1,780.80	\$1,232.69

DEFINITIONS

TOTAL CASH FLOW FROM OPERATIONS:	THE TOTAL AMOUNT OF FUNDS COLLECTED IN A SPECIFIC PERIOD FROM CASH SALES, COLLECTION OF ACCOUNTS RECEIVABLE, AND OTHER INCOME, EXCLUDING LOANS PROCEEDS, CASH CONTRIBUTIONS FROM INSIDERS, AND SALES TAXES COLLECTED.
TOTAL DISBURSEMENTS EXCLUDING PAYMENTS TO CREDITORS IN A PLAN:	THE TOTAL DISBURSEMENTS IN A SPECIFIC PERIOD FOR PRODUCTION COSTS, GENERAL AND ADMINISTRATIVE COSTS, EXCLUDING PAYMENTS TO CREDITORS TO BE PAID UNDER THE TERMS OF THE PLAN.

PROJECTED SUMMARY

POST PETITION PERIODS	MONTH ONE	MONTH TWO	MONTH THREE	MONTH FOUR	MONTH FIVE	MONTH SIX	MONTH SEVEN	MONTH EIGHT	MONTH NINE	MONTH TEN	MONTH ELEVEN	MONTH TWELVE
4. TOTAL PROJECTED CASH FLOW FROM OPERATIONS: ¹	\$8,960	\$8,960	\$8,960	\$8,960	\$8,960	\$8,960	\$8,960	\$8,960	\$8,960	\$8,960	\$8,960	\$8,960
5. LESS TOTAL PROJECTED DISBURSEMENTS EXCLUDING PMTS TO CREDITORS IN A PLAN: ²	\$6,265	\$6,265	\$6,265	\$6,265	\$6,265	\$6,265	\$6,265	\$6,265	\$6,265	\$6,265	\$6,265	\$6,265
6. ANTICIPATED CASH FLOW AVAILABLE FOR PLAN:	\$2,695	\$2,695	\$2,695	\$2,695	\$2,695	\$2,695	\$2,695	\$2,695	\$2,695	\$2,695	\$2,695	\$2,695
DEFINITIONS												
TOTAL PROJECTED CASH FLOW FROM OPERATIONS:	TOTAL AMOUNT OF PROJECTED FUNDS COLLECTED IN A SPECIFIC PERIOD FROM CASH SALES, COLLECTION OF ACCOUNTS RECEIVABLE, AND OTHER INCOME, EXCLUDING LOANS PROCEEDS, CASH CONTRIBUTIONS FROM INSIDERS, AND SALES TAXES COLLECTED.											
TOTAL DISBURSEMENTS EXCLUDING PAYMENTS TO CREDITORS IN A PLAN:	TOTAL PROJECTED DISBURSEMENTS IN A SPECIFIC PERIOD FOR PRODUCTION COSTS, GENERAL AND ADMINISTRATIVE COSTS, EXCLUDING PAYMENTS TO CREDITORS TO BE PAID UNDER THE TERMS OF THE PROPOSED PLAN.											

1. Net monthly projected income reduced as a one time \$2,400.00 economic stimulus was received in the past 12 months.
2. Projected expenses were decreased as re-occurring professional fees expenses will end.

PLAN FEASIBILITY

POST PETITION PERIODS	MONTH ONE	MONTH TWO	MONTH THREE	MONTH FOUR	MONTH FIVE	MONTH SIX	MONTH SEVEN	MONTH EIGHT	MONTH NINE	MONTH TEN	MONTH ELEVEN	MONTH TWELVE
ANTICIPATED RECEIPTS AVAILABLE FOR PLAN (SEE LINE 6, ABOVE):	\$2,695	\$2,595	\$2,595	\$2,595	\$2,595	\$2,595	\$2,595	\$2,595	\$2,595	\$2,595	\$2,595	\$2,595
LESS PROPOSED PLAN PAYMENTS (SEE SECTION IV):	\$2,671	\$2,671	\$2,671	\$2,671	\$2,671	\$2,671	\$2,671	\$2,671	\$2,671	\$2,671	\$2,671	\$2,671
OVERAGE/(SHORTAGE)OF CASH FLOW AVAILABLE TO FUND PLAN:	\$ 24	\$ 24	\$ 24	\$ 24	\$ 24	\$ 24	\$ 24	\$ 24	\$ 24	\$ 24	\$ 24	\$ 24

Mortgages	- \$1,755 per month
Car Payment	- \$ 151 per month
Secured/Priority Tax Claims	- \$ 615 per month
Unsecured	- \$ 100 per month escrow
Commonwealth PA Restitution	- \$ 50 per month

Fill in this information to identify your case:

Debtor 1	Andrew F Kuzy		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	Colleen A Kuzy		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	WESTERN DISTRICT OF PENNSYLVANIA		
Case number (if known)			

☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own <small>Copy the value from <i>Schedule A/B</i></small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
531 Warrick Drive Washington, PA 15301 Washington County Line from <i>Schedule A/B</i> : 1.1	\$200,000.00	<input checked="" type="checkbox"/> \$16,268.75 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(1)
2018 Hyundai Tuscon Line from <i>Schedule A/B</i> : 3.1	\$14,863.00	<input checked="" type="checkbox"/> \$7,550.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(2)
2018 Hyundai Tuscon Line from <i>Schedule A/B</i> : 3.1	\$14,863.00	<input checked="" type="checkbox"/> \$7,313.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
2014 Chevy Cruze 43,000 miles Line from <i>Schedule A/B</i> : 3.2	\$6,907.00	<input checked="" type="checkbox"/> \$2,100.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Furniture for the living room, dining room, bedroom and other household furniture. Location: 531 Warrick Drive, Washington PA 15301 Line from <i>Schedule A/B</i> : 6.1	\$400.00	<input checked="" type="checkbox"/> \$400.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)

Debtor 1 **Andrew F Kuzy**
Debtor 2 **Colleen A Kuzy**

Case number (if known)

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
TV's, computer, cell phones and other household electronics. Location: 531 Warrick Drive, Washington PA 15301 Line from Schedule A/B: 7.1	<u>\$250.00</u>	<input checked="" type="checkbox"/> <u>\$250.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Personal clothing Location: 531 Warrick Drive, Washington PA 15301 Line from Schedule A/B: 11.1	<u>\$150.00</u>	<input checked="" type="checkbox"/> <u>\$150.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Wedding rings, costume jewelry and other misc jewelry. Location: 531 Warrick Drive, Washington PA 15301 Line from Schedule A/B: 12.1	<u>\$500.00</u>	<input checked="" type="checkbox"/> <u>\$500.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(4)
Checking: Slovenian Savings and Loan Line from Schedule A/B: 17.1	<u>\$300.00</u>	<input checked="" type="checkbox"/> <u>\$300.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Savings: Slovenian Savings and Loan Line from Schedule A/B: 17.2	<u>\$5,000.00</u>	<input checked="" type="checkbox"/> <u>\$5,000.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)

3. **Are you claiming a homestead exemption of more than \$160,375?**

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☒ No
- ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
- ☐ No
- ☐ Yes

4140 E. State Street
 Hermitage, PA 16148

Statement Ending 09/16/2020

ANDREW F KUZY

Page 1 of 4

Primary Account Number: i

ADDRESS SERVICE REQUESTED

>008764 4965468 0001 092543 10Z

ANDREW F KUZY
 COLLEEN A KUZY
 TAX ESCROW ACCOUNT
 531 WARRICK DR
 WASHINGTON PA 15301-9513

Managing Your Accounts



Online

www.fnb-online.com



By Phone

1 800-555-5455



By Mail

4140 E. State Street
 Hermitage, PA 16148



Summary of Accounts

Account Type	Account Number	Balance This Statement
FREESTYLE CHECKING		\$2,991.32

FREESTYLE CHECKING -

Account Summary

Date	Description	Amount
08/15/2020	Balance Last Statement	\$2,755.27
	4 Credit(s) This Period	\$240.00
	1 Debit(s) This Period	\$3.95
09/16/2020	Balance This Statement	\$2,991.32

Account Activity

Post Date	Description	Debits	Credits	Balance
08/15/2020	Balance Last Statement			\$2,755.27
08/21/2020	TRANSFER FROM BUSINESS CHECKING ACCOUNT 95466826		\$60.00	\$2,815.27
08/28/2020	TRANSFER FROM BUSINESS CHECKING ACCOUNT 95466826		\$60.00	\$2,875.27
09/04/2020	TRANSFER FROM BUSINESS CHECKING ACCOUNT 95466826		\$60.00	\$2,935.27
09/11/2020	TRANSFER FROM BUSINESS CHECKING ACCOUNT 95466826		\$60.00	\$2,995.27
09/16/2020	PAPER STATEMENT FEE	\$3.95		\$2,991.32
09/16/2020	Balance This Statement			\$2,991.32

Daily Balances

Date	Amount	Date	Amount	Date	Amount
08/21/2020	\$2,815.27	09/04/2020	\$2,935.27	09/16/2020	\$2,991.32
08/28/2020	\$2,875.27	09/11/2020	\$2,995.27		

To learn more about FNB's deposit account practices such as our posting order, what is an available balance, and how preauthorized point-of-sale debit card transactions affect your account, please visit the following websites:

- For consumer accounts, click on the Managing Your Checking Account video at www.fnb-online.com/learn
- For business accounts, click on <https://www.fnb-online.com/business-overdrafts>

08764 4965468 014357 028713 0001/0002

First National Bank

4140 E. State Street
Hermitage, PA 16148

Statement Ending 09/30/2020

ANDREW F. KUZY, DEBTOR IN

Page 1 of 6

Primary Account Number:

ADDRESS SERVICE REQUESTED

>005494 5058926 0001 092543 10Z

ANDREW F. KUZY, DEBTOR IN POSSESSION
COLLEEN A. KUZY, DEBTOR IN POSSESSION
JACQUELINE SCHMALZ
531 WARRICK DR
WASHINGTON PA 15301-9513

Managing Your Accounts



Online

www.fnb-online.com



By Phone

1 800-555-5455



By Mail

4140 E. State Street
Hermitage, PA 16148

Summary of Accounts

Account Type	Account Number	Balance This Statement
FREE SMALL BUSINESS CHECKING		\$41,305.85

FREE SMALL BUSINESS CHECKING -

Account Summary

Date	Description	Amount		
09/01/2020	Balance Last Statement	\$40,073.11	Minimum Balance	\$38,731.83
	8 Credit(s) This Period	\$9,636.65	Average Ledger Balance	\$40,822.17
	91 Debit(s) This Period	\$8,403.91	Average Available Balance	\$40,822.17
09/30/2020	Balance This Statement	\$41,305.85		

Effective December 1, 2020, business check deposits made over the teller line will not be immediately available for withdrawal. Business teller line check deposits will still be available to pay items that are presented to your account the same evening. However, in some cases, we may delay your availability to withdraw funds beyond the first business day.

Account Activity

Post Date	Description	Debits	Credits	Balance
09/01/2020	Balance Last Statement			\$40,073.11
09/01/2020	CHECK # 1356	\$250.00		\$39,823.11
09/02/2020	CHECK # 1359	\$318.68		\$39,504.43
09/02/2020	8885 PIN PUR 09/02 13:38 WM SUPERCENTER # WASHINGTON PA 17390011 27426~5411	\$154.08		\$39,350.35
09/02/2020	27528 POS PUR 09/01 12:38 WASHINGTON HYUND WASHINGTON PA 00000000 02752~7538	\$42.35		\$39,308.00
09/02/2020	87500 POS PUR 09/01 01:49 IDENTOGO - PA FI 877-512-6962 PA 00000000 087~9399	\$23.85		\$39,284.15
09/02/2020	0083 BILLPAY 09/02 06:26 NETFLIX.COM netflix.com CA 00001000 813793 ~4899	\$13.77		\$39,270.38
09/03/2020	CHECK # 1357	\$278.58		\$38,991.80
09/03/2020	212422 POS PUR 09/03 15:21 BP#9351941RUFF C WASHINGTON PA 39013701 21242~5542	\$25.00		\$38,966.80
09/03/2020	63481 POS PUR 09/02 07:01 JEFFREYS DRUG ST CANONSBURG PA 29235480 06348~5912	\$19.32		\$38,947.48

To learn more about FNB's deposit account practices such as our posting order, what is an available balance, and how preauthorized point-of-sale debit card transactions affect your account, please visit the following websites:

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- For business accounts, click on <https://www.fnb-online.com/business-overdrafts>

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